

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Justin Ryan Kelley  
Heather Lynn Kelley, Debtors**


**Case No. 25-50196-KMS  
CHAPTER 13**

**AFFIDAVIT**

I, Thomas C. Rollins, Jr., being first duly sworn, depose and state as follows:

1. I am an attorney licensed to practice law in the State of Mississippi and am one of the attorneys representing the debtors in the Chapter 13 case referenced in the attached Application.
2. I have personal knowledge of the matters stated herein and am competent to testify to them.
3. Attached to the Application as Exhibits "A" and/or "B" is a detailed statement of fees and expenses incurred in connection with my representation of the debtors in this matter.
4. I hereby swear and affirm that the statements, fees, and expenses listed in Exhibits "A" and/or "B" are true, accurate, and represent a reasonable accounting of the work performed, as well as any costs incurred on behalf of the debtors.
5. The fees and expenses detailed in Exhibits "A" and/or "B" are in accordance with customary rates for similar services and are fair, reasonable, and necessary under the circumstances of this Chapter 13 case.

FURTHER, AFFIANT SAYETH NAUGHT.

  
\_\_\_\_\_  
Thomas C. Rollins, Jr.

SUBSCRIBED AND SWORN TO BEFORE ME, this 21 day of July, 2025, by

Thomas C. Rollins, Jr.

  
\_\_\_\_\_  
Notary Public

My Commission Expires \_\_\_\_\_

Exhibit "C"

